



Volume 43, No. 8

*"And Ye Shall Know The Truth..."*

March 15, 2017

## Predatory Lending - Redlining



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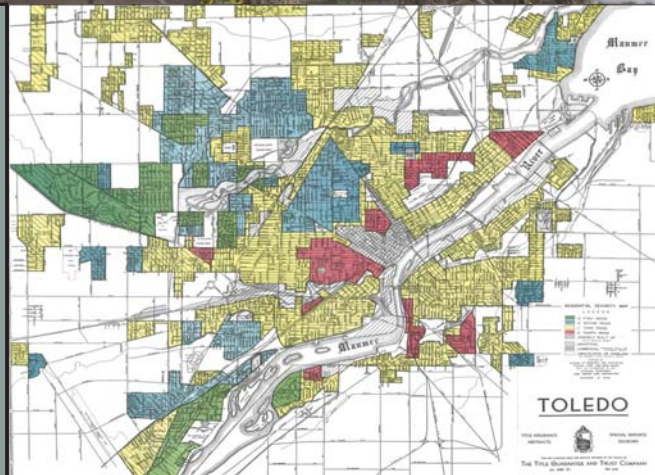
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1938 Toledo Redlining Map

# The Politics of Debt

By Rev. Donald L. Perryman, D.Min.

The TruthContributor

*Make me wanna holler, the way they do my life. This ain't living.*

- Marvin Gaye



I am all for capitalism except that which is built upon the exploitation of the poor. The Bible speaks out explicitly against it, for example, in the account of the rich, young ruler.

This wealthy and apparently upwardly-mobile young man comes running and enthusiastically promotes a self-critique of his own moral character. The response from Jesus is "Get up, sell that which you have, give it to the poor (and you shall have treasure in heaven) and come follow me." Jesus, evidently, challenges the rich young man's self-proclaimed blamelessness by requiring him to provide "reparations" to the poor from whom he has apparently made his fortune. The command, clearly, is directed to economic exploitation.

While it is true that too many people among all socio-economic groups suffer the negative consequences of not having a budget or piling debt excessively on credit cards, the reality is that today, just as in the time of Jesus, poor and working class individuals are under excessive pressure to pay for mere basic necessities.

Many of these urgent needs result in payments to ruling entities in the form of utilities, direct or indirect taxes and housing provided by "absentee" landlords. Many of the residents living in core city communities then, also unable to feed themselves, find that their only recourse is to borrow from wealthy creditors such as payday lenders that build their massive corporate wealth by taking control of the meager assets of the poor via oppressive interest costs.

As a result, poor and working class people come up short month after month, get deeper and deeper in debt, lose their only source of income and livelihood and get sold into a modern system of slavery to cover their debts.

The Moral Requirement?

The current challenge is to liberate people from an exploitative system that enslaves and destroys individuals and families.

On March 9, 2017 The Plan Commission unanimously approved Payday and Auto-title Loans legislation to provide zoning restrictions designed to limit the number and concentration of these short-term predatory and exploitative loan providers. The City Council's Zoning and Planning Committee will consider the proposal on April 19.

How Shall We Meet the Requirement?

Often it is the presence of black gatekeepers on the inside, who have a tendency to act "as if their job is to protect their white bosses from the poor and people of color." So our biggest obstacle may well

be black people who are in a position intellectually, financially and politically, but who not only will not help - but will also hinder our efforts for justice and fairness.

For certain, we have lost the unity of purpose that we used to overcome the injustice in past turbulent periods and is now required to fight the "demonic" policies of today's billionaire class.

Thus, a politics of solidarity and reciprocity between and among black Americas, is imperative. "We must build a politics of solidarity and reciprocity between black Americas - plural," says Keri Day, PhD. "There is no such thing as black America. There are black Americas," she adds.

"And in terms of black America, not just contemporarily, but historically, there have been ways which the interests and longing within these various communities have converged but also ways in which our interests and longings have diverged. You ask most middle-class and upper-class black people today, even within black churches, they will say that they don't feel it's their duty to help the black poor. It is a problem of class stratification both within the black church and black community as well as within the broader society."

Certainly, a long-term strategic approach to economic development in the core central city will need to take place.

In the meantime, however, with a sitting African-American Mayor, Paula Hicks-Hudson; five African-American City Council members -

... continued on page 3

## Community Calendar

### March 18

Flanders Rd Church of Christ Clothing Giveaway: 10 am to 1 pm; Clothing for all ages

10th Annual WAVE (Women, Artists, Visionaries, Entrepreneurs) Festival: Lourdes University Franciscan Center; 10 am to 5 pm; Celebrating success and accomplishments of women artist of the region; Over 50 exhibitors; Proceeds go to local charities: 419-824-3751

Fifth Annual Women of the World Symposium: Start High School; 8:30 am registration; Event from 9 am to 3:30 pm

### March 19

Calgary MBC 28th Pastoral Celebration: Pastor Floyd Smith, Jr: 4 pm; Guests Rev. Roger Carson of Southern MBC

NAACP-ACT-SO Rehearsal: Kent Branch Library; 1 to 2:30 pm

True Vine 3rd Pastoral Anniversary: Pastor Jerome Graham; 4 pm;

"Where He leads me, I will follow;" Guests Red. Cullian Hill and Greater Concord Baptist Church of Detroit: 419-539-9104

West Mission Area Chapter of the Commission on Racial Understanding: 4 to 6 pm; "Talking to children about race;" St. Andrew's Episcopal Church; Panelists - Rev. Karen Shepler, Maumee Valley teacher Sara Card, doctoral candidate Colins Imoh: CRUtoledo@gmail

Singles Only Seminar: Crusaders for Christ Church; 4 pm; Speakers Mama Celeste Mitchell and Samuel Mallette

### March 26

Calgary MBC 28th Pastoral Celebration: Pastor Floyd Smith, Jr: 4 pm;

Guests Rev. James Willis of St. Paul MBC

New Prospect Baptist Church Pastor's Aide Day: 4 pm; Guest are United Vision Baptist Church

### April 21-22

Calvary MBC Women's Ministry 20th Spring Retreat: "Be still and know that I am God;" Holiday Inn and Suites in Lima: 419-787-9635

### April 23

True Vine 3rd Pastoral Anniversary: Pastor Jerome Graham; 4 pm;

"Where He leads me, I will follow;" Guest Rev. John Roberts and Indiana Avenue MBC: 419-539-9104

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# Did You Know About This...?

By Lafe Tolliver, Esq

Guest Column

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As many of you know by now, I am the regional director and chief reporter for the start up news network called ANNN which stands for: All Negro News Network. Our motto is simple: "When It Is News About Negroes, Read It First At ANNN!"

By now, you may have noticed my recent trend of commentaries regarding the dearth of an aggressive political and economic leadership evidenced by both our mayor and the five minority city council members.

Truth be told, you would have thought that by now, in the year 2017, a city having a nigh majority vote on an urban city council, those members would be deep in the woods regarding advancing a smart agenda of political and economic development that positively impacts upon our underdeveloped minority community.

Alas, and to date, it has not been our good fortune to have such council members with both the sagacity and the fortitude to come together and work together for the benefit of their constituents and the city as a whole.

After all, if you fix the broken arm, the leg and the back will also be happy, happy that an injury to the body has been remedied.

Or, is it just me, a chattering relic from the past times of the tumultuous 60's and 70's in which political power was both understood and utilized, that maybe I expect too much of our mayor and five minority council members?

If and when the day comes that we do not have a black mayor and such a large minority presence on council and we start to gripe and moan about not having any clout on council, these lost years will be memorialized as an, "Oh, what could have been moment!"

To understand the big picture of what is or what is not happening in Toledo with the seeming lack of vigor and productivity of our mayor and the five city council members, I thought it best to get the input of someone who has a stellar record of studying the stultifying effects of people of color getting political power and then not knowing what to do with it.

So, as fate or luck would have it, I did a little on line research and found a renowned and published expert in this very field of political and economic empowerment.

Dr. Cornell Brauggher is a distinguished professor emeritus at John Hopkins University in Baltimore.

He has published over 40 folios and has authored five books on the subject of minority involvement in the urban city political process. Twice, he has

been awarded by Yale University the highest honor in the combined studies of economic and political research, which is the Fortin-Craft Award.

Dr. Brauggher has served on over 11 Fortune 500 companies board of directors and is a past advisor to Presidents Clinton, Bush and Obama. He currently lectures at both Stanford University and his alma mater, Morehouse College.

His most recent book is entitled: "The Urban Negro Politician: Promising or Clueless?"

Dr. Brauggher was gracious enough take time out of his busy schedule to submit to a phone interview with ANNN. What follows below is a snippet of that interview:

ANNN: Doctor, thank you for taking time for this interview. It is most appreciated!

Dr. Brauggher: Hi, Lafe...glad to help out in any way I can. So, what can I do for your listeners?

ANNN: Doctor, I know you are a busy man so I will get directly to the point. In your recent book you made the interesting statement, "That until the black politician takes ownership of his or her political office and treats it as a means of economic and political leverage for his constituents, he or she will always be a pawn of one of the two dominant political parties and will do their bidding acting as an obedient politico who only wants to get re-elected."

That is both a powerful and accusatory statement!

Dr. Brauggher (slight laugh). It was meant to be! My extensive research has informed me that too many minority politicians are duck soup happy just being elected and getting a supplemental paycheck. Oftentimes, their role or service on city council is to simply mimic their white counterparts and no meaningful legislation is passed under their signature because they want to play along in order to get along.

ANNN: Doctor, in your research, what have you found to be the characteristics that

prevent a minority member or a black mayor from becoming a pew sitter as opposed to being an aggressive champion for a chronically underdeveloped inner city?

Dr. Brauggher: I am glad you asked that question. Overwhelmingly, the scientific data indicates that unless a black mayor or minority city council members have a strong sense of self worth and are willing to think out side of the box and challenge the status quo, nothing of substance gets accomplished.

ANNN: Doctor, is it feasible or realistic for minority members of an urban

*Perryman... continued from page 2*

Tyrone Riley, Yvonne Harper, Cecelia Adams, Theresa Gabriel and Larry Sykes; as well as numerous African-American religious leaders, black community leaders and politically active residents – we can and must, with a collective and unified approach, respond to the needs of those suffering through the politics and resulting economic conflicts of borrowing and exploitative lending.

After all, it was Jesus who said that we all should pray: "Cancel our debts, as we herewith cancel the debts of our debtors."

Contact Rev. Donald Perryman, D.Min, at [drdlperryman@center-offhopebaptist.org](mailto:drdlperryman@center-offhopebaptist.org)

city council to attempt to reach for political and economic power when they are in a city that has a majority of white voters?

Dr. Brauggher: Absolutely! Our research has shown that any

*... continued on page 12*



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# New Legislation Spells out Reforms That Would Make Payday Lending Fair and Affordable in Ohio

***Reps. Koehler and Ashford say sensible changes would save residents tens of millions of dollars annually and have strong public support; Ohio groups support efforts and join growing statewide momentum for reform***

*Special to The Truth*

State lawmakers Kyle Koehler (R-Springfield) and Mike Ashford (D-Toledo) last week introduced legislation to reform a payday lending market that charges the highest rates in the nation, drains money from the state's economy and harms Ohio consumers.

The legislation has the support of a growing grassroots coalition of Ohio consumer, business, veterans and faith groups. Recently, the Cuyahoga County Mayors & Managers Association voted to support the reform effort. Northeast Ohio groups signing onto the effort include the Cuyahoga County and Lake County Veterans Service Commissions, Neighborhood Housing Services of Greater Cleveland, the East Akron Neighborhood Development Corp. and others. Statewide supporters include the Ohio Job & Family Services Directors Association, Ohio Council of Churches, Catholic Conference of Ohio, Ohio Poverty Law Center and Ohio CDC Association.

"Our proposed reforms would bring stratospheric borrowing costs back down to earth from their hyper-inflated current levels," Koehler

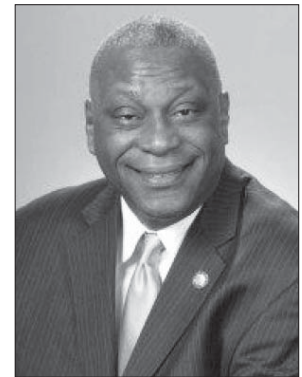
said. "These adjustments are long overdue. They will help our state's hard-working consumers using a proven model that will still preserve access to credit in Ohio."

More than a million Ohioans have taken out high-cost payday loans. Ohio today has the highest payday loan rates in the nation—an average annual percentage rate (APR) of 591 percent. A typical Ohioan who has a \$300 payday loan out for five months must pay back more than double the amount (\$680) in interest and fees alone.

The legislation introduced today makes loans affordable by ensuring monthly payments do not exceed five percent of a borrower's gross monthly income. The bill also sets a maximum on how much payday lenders can charge, limiting the annual interest rate to 28 percent plus monthly fees of five percent on the first \$400 loaned, or \$20 maximum.

Ashford said the legislation will ease financial hardships on Ohio families. "Unfortunately, many payday lenders are geared toward taking advantage of households that are living paycheck-to-paycheck," Ashford said. "For too many families, this makes it impossible to pay off the 591 percent loans and, as a result, Ohioans are living behind the financial eight ball for a long time. We hope to change that with this legislation."

Added Carl Ruby, Senior Pastor, Central Christian Church, Springfield, and Director for the Ohio Coalition of Faith Leaders for Lending Reform, "Now is the time for us to end practices that prey upon the most vulnerable members of our communities. I, and many other faith leaders from across Ohio, strongly support this bill because it ends practices that price-gouge families, trapping them in long cycles of debt." Ruby is one of the founders of Ohioans for Payday Loan Reform, the growing statewide coalition.



*Rep. Michael Ashford*

*... continued on page 12*



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# The Truth Examines Despicable Lending Practices – Part 3 – Redlining and Mortgage Predators

By Zahra Aprili

Sojourner's Truth Reporter

A few weeks ago, celebrity D.L. Hughley told an anecdote on his show about the selling of his family home in California. He joked that the first time he really felt black was during the process of getting the house appraised in preparation for the sale.

He and his wife were told by his realtor to make sure that they removed all the family pictures from the home during the process. They did not follow the advice of the realtor and when the appraisal came back it was below market value. As a matter of fact, it was so far below market value that the bank questioned the accuracy of the appraisal.

When the appraiser was questioned as to why the appraisal was so low he said that it was because the family who owned it was black. The story ended, of course, with a second appraisal of the home being completed, the Hughley's receiving a fair evaluation of their property, and the family being able to sell it at a price comparable to others in that housing market.

D.L., being a comedian, told the story in a way to get his audience to laugh. However, there is nothing funny about the discrimination that surrounds and corrupts traditional mortgage lending discouraging some and hindering others from pursuing the dream of home ownership. Discriminatory practices like the historical and institutionalized practice of redlining and the use of predatory lending practices with disregard for federal regulations in modern day mortgage loans.

The discriminatory practice in which banks, insurance companies and other other financial services companies refuse or limit services, within specific geographic areas, especially inner-city neighborhoods is called Redlining.

The Home Owners Loan Corporation (HOLC) was created by the FDR administration in 1933 to help reduce the number of home foreclosures during the Great Depression. Redlining is a direct result of the policies developed by the HOLC.

In 1937 these policies became common practice by the implementation of the U.S. Housing Act which created the Federal Housing Association (FHA). Federal agencies like HOLC and the FHA were re-

sponsible for the classification of metropolitan areas as it related to the area's worthiness of investment by banks, insurance companies, and other companies that provided financial services.

Often the area "redlined" was where minorities and people of color lived, having nothing to do with the actual income level of the people who resided in those neighborhoods.

There is a direct correlation in the decline of inner cities and neighborhoods of color and the implementation of redlining practices. With financial institutions hindering the opportunities of those living in red-lined areas, these areas began to see a decline in upkeep and development. Entrepreneurs in these areas, especially those of color, could not secure the loans needed to jump start their businesses.

These "risky" investment areas would have limited access to amenities like entertainment, banking, shopping, grocery stores and hospitals. With redlining practices in place a cycle of deterioration in these areas continued almost making it impossible for these communities to rejuvenate.

Although the Civil Rights Act of 1968 made redlining illegal, the practice was a critical aspect of the way lending institutions operated nationwide between 1933 and 1968. That is 35 years of discriminatory practices as public policy in the United States, laying a foundation for the modern day discriminatory and predatory lending practices we have seen inflicted on low to moderate income communities. Communities that are predominately of color.

On the cover – and on page 8 – is a 1938 map of Toledo. As you can see the areas on the map were literally shaded red to show the unfavorable zones. The maps were shaded in 4 colors; "Type A" were in green and considered suburbs and affluent area. "Type B" had blue shading and were considered "Still Desirable." "Type C" were shaded yellow. They were older homes that were considered "Declining." "Type D," shaded red, was considered the riskiest areas to in which to loan mortgages – "detrimental influences in a pronounced degree, undesirable

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# Nine Must-Know Terms for Renters and Homeowners

By Susan Jester, First Federal Retail Community Lender  
Guest Column

Do you find yourself re-reading the fine print of your housing agreement only to still be scratching your head? Whether you're preparing to rent or buy, knowing a thing or two about the terms below can ensure you making the right decision before you commit to a new homestead.

## Terms for homebuyers:

**APR:** Short for annual percentage rate, APR is how much your loan will cost over the course of a year. This figure is almost always higher than the interest rate because it takes into account the interest charged as well as fees or additional costs associated with the loan. Since all lenders use the same formula, it can be a more effective way of comparing mortgages rather than just the interest rate.

**Closing costs/settlement fees:** These are the costs, in addition to the price of the property that buyers and sellers are charged to complete a real estate transaction. Costs include loan origination fees, discount points, appraisal fees, title searches, title insurance, surveys, taxes, deed-recording fees and credit report charges. Borrowers will review the cost twice. The first time costs are shown is early in the mortgage process on a Loan Estimate, and then again three days before closing on a Closing Disclosure.

**Escrow:** Escrow accounts are usually required by lenders to cover property taxes, mortgage insurance and homeowners insurance.

After an initial deposit, borrowers pay into the escrow monthly as part of their mortgage payment. The escrow account provides an easy way to make sure that taxes and insurance are always paid.

## Private Mortgage Insurance (PMI):

PMI is an insurance policy that protects the lender in case of a default on the loan payments by requiring the borrower to pay premiums. Most lenders require (PMI)

for loans with loan-to-value (LTV) percentages in excess of 80% (In other words, the buyer puts down less than 20% of the home's value upon purchase). PMI is not required when a borrower has more than 20% down, and is generally able to be cancelled at specific points during the loan.

**Points:** A point is a fee equal to 1 percent of the loan amount. Borrowers can pay a lender points to reduce the interest rate on the loan, resulting in a lower monthly payment. Depending on the borrower, each point lowers your interest rate by one-eighth to one one-quarter of a percent.

## Terms for Renters:

**Lease:** A legal document detailing the terms under which the lessee (the renter) agrees to rent property from the lessor (the property owner). A lease guarantees use of an asset and guarantees regular payments from the lessee for a specified number of months or years.

**Notice to vacate:** Notification from the landlord to the tenant ordering the tenant to vacate the property. In most cases, the notification is given because the tenant either broke one of the terms of the lease or is not following through with payment of rent. The tenant is typically given 30 days to vacate the premises. Similarly, a **notice to intend to vacate** may be required under the lease for the tenant to notify the landlord before vacating the property.

**Rental application:** Filled out by a prospective tenant, which typically authorizes the landlord to conduct a credit check to determine the suitability of the individual. Often, there can be a non-refundable fee associated with the rental application.

**Security deposit:** Funds, in addition to rent, that a landlord requires a tenant to pay to be kept separately in a fund for use should the tenant cause damage to the premises or otherwise violate terms of the lease.

Still have questions? Meet with a lending professional at First Federal Bank. Find your nearest location at First-Fed.com.



Susan Jester

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# City of Toledo Plan Commission Approves Zoning Regulations for Payday Lenders

By Megan Davis

*Sojourner's Truth Reporter*

The Toledo Plan Commission voted on March 9, 2017, in a unanimous decision, to approve a change in a zoning ordinance that will prevent short-term lenders from clustering in the city's low to moderate income areas.

The new zoning proposal was the result of collaboration among a number of entities: Toledo City Council (led by Councilwoman Cecelia Adams, PhD); Advocates for Basic Legal Equality (ABLE); Local Initiatives Support Coalition (LISC) and United Way of Greater Toledo.

During the session, several local community leaders, consumers and representatives of organizations stood before the Plan Commission to plead the cause for amending the existing regulations pertaining to short-term lender businesses.

The new zoning ordinance, if approved by City Council, will prevent payday lenders from locating within 2,000 feet of an existing payday lender and will limit the number of such businesses to one per 30,000 city residents.

The case for the zoning regulation was opened by George Thomas, senior attorney for ABLE, who stated that he was surprised that no regulations have been put in place before now.

Currently 43 businesses in Toledo are classified as short-term lenders. Thomas told the commissioners that, if the ordinance is ultimately passed, natural business attrition will lead to a decrease in the number of lenders since no new ones will be permitted to open.

The Village of Ottawa Hills is nestled in the heart of West Toledo, bordered by Bancroft Street, Central Avenue, Secor Road and Talmadge Road. This small village in the 43606 zip code, has a population of approximately 4500 people with a median income of \$116,350.

A person can drive from Bancroft and Secor, where the immaculate Hope Lutheran Church welcomes one into the Village of Ottawa Hills. The scenic route offers a view of sprawling landscapes, mansions and mature trees.

After about three minutes, a driver is back in the city of Toledo limits whose neighboring zip code is 43615. The estimated population for that zip code is near 40,000 with a median income of \$43,147.

Just 1.4 miles away from the edge of Ottawa Hills, at the corner of N. Reynolds Road and W. Bancroft Street, there are three payday or auto title lending businesses: Ohio Auto Loan; CashSmart which is next door to a check cashing site inside Stop & Go; and Cashland. All these businesses offer fast cash with no credit checks as well as extremely high interest rates.

These three businesses typify the cluster of predatory lenders, in and near low-to-moderate-income neighborhoods throughout the city of Toledo, making loans available to those who have no-to-bad credit and who are also often unaware of other opportunities they might have to obtain loans at more reasonable interest rates.

After hearing Thomas's opening salvo, Catherine Hoolahan, Plan Commission chairman, asked if zoning restrictions is the right response to the issues presented. She wasn't sure about the idea of "driving out businesses," questioning whether the issue should be more about reform. She also suggested that driving out such businesses might limit access to funds for low-to-moderate income residents.

In support of the ordinance, Valerie Moffit, program officer for LISC responded that "zoning is the most powerful resource we have to reduce the negative impact payday lenders have on the community."

State law limits the authority that cities have to regulate how such businesses operate. Thomas shared that there had been a number of zoning ordinances passed in other Ohio cities, including Xenia, Parma, Cleveland and Cuyahoga Falls, and those cities reported that there was success with the zoning changes.

Moffit also added that the approach that LISC takes is to work with consumers "caught in the churn" to rebuild their credit by offering them small-dollar loans for six-12 months with an interest rate of 15 percent, which is more reasonable than the 561 percent average interest charged on average by payday lenders in the state of Ohio.

"I was charged a lot of fees and interest rates from payday lenders" Seta Washington told the commission, explaining her experience as a borrower. "I had to go to the same place to cash checks for a high fee in order to leave out with less money," said Washington. Traditional loans are usually paid back within a term of six to 12 months. "It takes the same amount of time to pay back payday lenders," Washington added.

Washington now has a financial coach provided by one of the financial opportunity centers (FOC) that are offering alternatives and has no more issues with short-term loans. FOC is a program managed by LISC and United Way.

Some speakers noted that obtaining loans from short-term lenders will not help the borrower build credit. "These businesses don't add to the quality of life in our community. Monies are not being recycled back into our community," said Greg Lyons of the Sylvania Avenue Neighbors during the hearing.

Further refuting the suggestion, offered by Hoolahan, that people might not have any other options, Veralucia Mendoza-Reno, a financial coach for Lutheran Social Services, testified about programs that are available to help improve credit scores and build wealth instead of debt.

Plan Commissioner Balsharan Singh Grewal asked how the FOC helps people get out of payday traps. Mendoza answered that their organization helps people to increase their income and find resources for other needs such as food and clothing. Getting out requires changing how people do things, she added.

Michelle Wasylecki, director of community services at United North, said that their organization also has a program to help people change their financial behavior.

The proposed ordinance will now go before the City Council Zoning and Planning Committee, District 1 Councilman Tyrone Riley, chairman, for a hearing on April 19, then on to the full Council for a vote.

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*The Scourge of Predatory Lending Practices • The Scourge of Predatory Lending Practices • The Scourge of Predatory Lending Practices*

*Mortgage Predators... continued from page 5*

population or an infiltration of it" according to the HOLC report of 1938. On this map, most of Toledo's present day central city is shaded red or yellow. The exception are the neighborhoods of the Old West End, parts of Englewood, and West Moreland.

The results of these practices in the city of Toledo led to the abandonment and decline of central city properties and the subsequent loss of viable housing stock in the inner city – in effect, a self-fulfilling prophecy.

In addition, a feeling of distrust was developed among inner city residents as financial resources disappeared due to local banks discontinuing the service of providing mortgages and home improvement loans to inner city customers.

Residents were then at the mercy of loan companies who provided high interest loans that had a high rate of default. These predatory loans proliferated and resulted in further contribution to the demise of home ownership and the deterioration of residential and commercial property in the aforementioned areas.

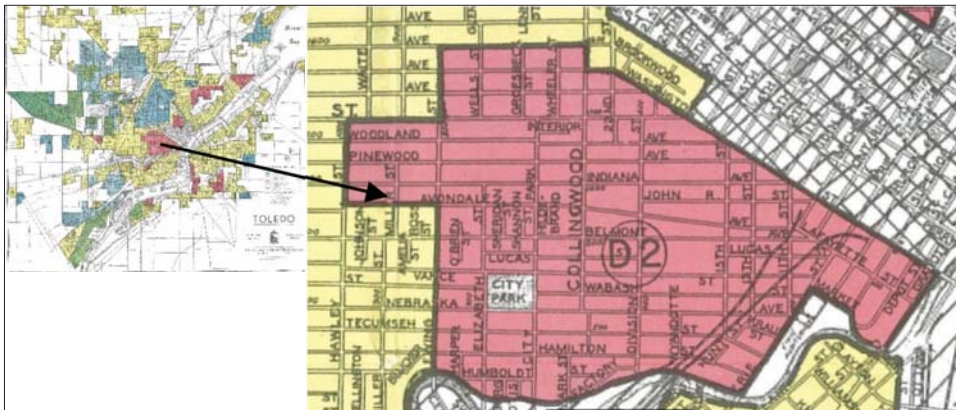
In the 1990s, Toledo also saw cases of insurance redlining. In 1993 Nationwide Insurance agreed to a settlement of 3.5 million in a civil right, class-action suit that was filed in state court by the Toledo Fair Housing Center and some Toledo Homeowners. This insurance complaint was one of five filed in the city Toledo in the mid-90s. Others companies that received similar complaints were State Farm, Allstate, Aetna and Prudential. State Farm settled

the complaint filed against them three years after Nationwide in 1996.

With the attention drawn to lending practices after the housing bubble burst, there has been a shift in consciousness as more stringent regulations have been placed on mortgage lenders. But these regulations are in recent years.

How does one identify if they were taken advantage of by predatory mortgage lending?

*Ed. Note: Part 2 of our mortgage lending practices will continue next week*



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# Ohio Business and Career Expo Targets Minorities, Women and Disadvantaged Business Owners, Job Seekers

*Special to The Truth*

Job seekers and business owners are invited to attend the Ohio Business and Career Expo being held from 9 a.m. to 4 p.m. May 17 at the Ohio Expo Center's Cardinal Hall, 717 E. 17th Ave., Columbus. Several hundred attendees are expected.

This free networking and learning opportunity is geared toward job seekers and business owners who are minorities, women, or otherwise socially and economically disadvantaged.

Attendees will have the opportunity to connect with employers and procurement officials from the Ohio Department of Administrative Services, Ohio Department of Transportation and other state agencies as well as the Columbus Regional Airport Authority and more. In addition to one-on-one networking opportunities, the event also will include many workshops.

The purpose of the expo is to support the efforts of the State of Ohio and its partners to support equal employment opportunities and efforts to expand access to state contracts for small, minority- and women-owned businesses.

For job seekers, the expo provides the chance to explore career opportunities with government agencies and construction trades. In addition, participants will include contractors who work on state and state-assisted construction projects and are interested in further diversifying their workforces. Representatives from construction apprenticeship programs also will be available to discuss opportuni-

ties in their fields. In addition, a computer lab will be available for job seekers to start creating a profile on the State of Ohio job posting site, [careers.ohio.gov](http://careers.ohio.gov). Workshops will be offered on resume writing, interviewing techniques and application processes.

For business owners, the expo provides networking opportunities for businesses certified through the Minority Business Enterprise (MBE), EDGE (Encouraging Diversity, Growth and Equity) or Disadvantaged Business Enterprise (DBE) programs as well as those interested in learning more about becoming certified. MBE and EDGE are administered by the Ohio Department of Administrative Services. DBE is administered by the Ohio Department of Transportation.

In addition to networking opportunities and scheduled "matchmaking" appointments with purchasing officials, workshop topics will include financing programs, registering to do business with the state and responding to a state bid request. A computer lab will be available to help business owners begin the application process for MBE and/or EDGE certification, recertification or cross certification. Participants also will be able to begin the forms to do business with the state and to receive bid notifications. Help also will be available to navigate the state procurement website, [procure.ohio.gov](http://procure.ohio.gov).

Admission is free. Parking is \$5.

Job seekers and businesses are encouraged to register for the expo, but walk-ins are welcome. To be notified when registration opens, email [das.mbe-edge@das.ohio.gov](mailto:das.mbe-edge@das.ohio.gov). For more information, visit [das.ohio.gov/eod](http://das.ohio.gov/eod) or call 614-466-8380.

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## Owens Hospitality and Culinary Arts Job Fair

Community members are invited to attend a hospitality and culinary arts job fair hosted by Owens Community College. Numerous employers will be on hand looking to hire employees in the hospitality, culinary arts and dietetic fields. This is a free event.

The job fair will be held at Owens Community College's Toledo-area Campus Heritage Hall 123 A/B, 30335 Oregon Road in Perrysburg on Wednesday, April 5 from 1 to 4 p.m.

Contact Lynn Hoehn at 567-661-7715 or by email at [lynn\\_hoehn@owens.edu](mailto:lynn_hoehn@owens.edu).

## Social Security Column

### *Planning Will Help You See Green in Retirement*

*By Phil Walton*

*Social Security Manager in Toledo, OH*

Social Security has been a cornerstone of financial security for over 80 years. As you might already know, a lifetime of measured discipline can ensure a comfortable retirement. Social Security can help you plan, save, and see plenty of green in your golden years.

Social Security is part of the retirement plan of almost every American worker. If you're among the 96 percent of workers in the United States covered under Social Security, it is helpful to know what benefits you are

*... continued on page 11*



## Social Security Column

### *You, Women's History and the Power of Social Security*

By Phil Walton

Social Security Manager in Toledo, OH

March is Women's History Month — a time to focus not just on the past, but on the challenges women continue to face. Nearly 60 percent of the people receiving Social Security benefits are women, and in the 21st century, more women work, pay Social Security taxes, and earn credit toward monthly retirement income than at any other time in our nation's history. Knowing this, you can be the author of your own rich and independent history, with a little preparation.

Social Security has served a vital role in the lives of women for over 80 years. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting other sources of income. With the national average life expectancy for women in the United States rising, many women will have *decades* to enjoy retirement.

According to the U.S. Census Bureau, a female born today can expect to live more than 80 years. As a result, experts generally agree that if women want to ensure that their retirement years are comfortable, they need to plan early and wisely.

You can start with a visit to Social Security's *Retirement Estimator*. It gives you

a personalized estimate of your retirement benefits. Plug in different retirement ages and projected earnings to get an idea of how such things might change your future benefit amounts. You can use this valuable tool at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

You should also visit Social Security's financial planning website at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners). It provides detailed information about how marriage, widowhood, divorce, self-employment, government service, and other life or career events can affect your Social Security.

Your benefits are based on your earnings, so you should create your personal my Social Security account to verify that your earnings were reported correctly. Your account also can provide estimates of your future retirement, disability, and survivors benefits. If you want more information about how Social Security supports women through life's journey, Social Security has a booklet that you may find useful. It's called *Social Security: What Every Woman Should Know*. You can find it online at [www.socialsecurity.gov/pubs/10127.html](http://www.socialsecurity.gov/pubs/10127.html).

## State of Ohio Seeking Partners to Support Minority Businesses

*Applications due April 21, 2017.*

The Ohio Development Services Agency (DSA) is seeking partners to help develop and grow Ohio small, minority-owned and socially and economically disadvantaged businesses through the Minority Business Assistance Centers (MBAC) Program. This program supports minority-owned businesses by offering no cost counseling, state certification support, and trainings focused on creating jobs and increasing sales.

"We want to partner with business leaders who can provide the best resources to Ohio minority-owned businesses," said Jeffrey L. Johnson, chief of the Minority Business Development Division at the Ohio Development Services Agency. "By supporting these businesses with resources needed to grow, they will be better able to create jobs and improve their communities."

In order to maintain the highest quality services for Ohio minority-owned businesses, DSA will be conducting an open competition to select MBAC

regional partners across the state. Non-profit organizations, economic development organizations, and educational institutions with strong experience in business and economic development will be eligible for the program.

Service areas by city include:

- Akron
- Cincinnati
- Cleveland
- Columbus
- Dayton
- Toledo
- Youngstown

**The Request for Proposals (RFP) is now open until April 21, 2017,** with award notifications planned for May 2017. To apply and download the MBAC RFP, visit: [www.minority.ohio.gov](http://www.minority.ohio.gov), under "Minority Business Assistance Center."

The MBAC program is managed by DSA's Minority Business Development Division and is a state initiative to develop and grow Ohio's small, minority-owned and socially and economically disadvantaged businesses.

*Social Security... continued from page 10*

entitled to. Social Security bases your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits.

If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you worked steadily. How do you know what your retirement benefits might be so you can plan? Create a safe and secure my Social Security account to view estimates of your future retirement, disability, and survivors benefits. Visit [www.socialsecurity.gov/my-account](http://www.socialsecurity.gov/my-account) and create your account today.

Social Security benefits help secure your today and tomorrow, but many people will need more retirement income. Saving for retirement is key. You might also have a pension or 401k. Combining as many savings resources will mean more income once you retire.

Your personal my Social Security account continues to benefit you once you file for benefits and beyond. Use your account to check the status of your application and, once you are receiving benefits, use your account to manage them. For example, you can start or change your direct deposit, change your address and phone number, get proof of benefits, and much more—online and at your convenience. Learn about all the great advantages of having your own my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Social Security puts you in control. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) regularly to access the ever-evolving tools and information we provide.

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# Congresswoman Waters Applauds Selection of Raphael Bostic as Atlanta Fed President

*Special to The Truth*

Following today's historic announcement that Raphael Bostic will serve as the first African American and openly-gay president of a regional Federal Reserve Bank, **Congresswoman Maxine Waters (D-CA)**, ranking member of the House Committee on Financial Services, applauded the Federal Reserve Bank of Atlanta and the Board of Governors for taking the long-awaited first step towards building diversity among the Federal Reserve's senior leadership:

"Mr. Bostic is an outstanding choice. His wealth of experience and research on wealth disparities and barriers to economic opportunity will play a critical role in shaping the economic policy decisions that affect all American families.

"Given the disparate economic experiences faced by key demographic groups, it is crucial that a broader cross-section of groups have a seat at the decision-making table. I congratulate Mr. Bostic on his appointment and encourage the Federal Reserve Bank of Richmond, working with the Board of Governors, to build on today's announcement by conducting the genuine and intentional efforts needed to build diversity at the Fed and ensure its senior leaders reflect the interests of America as a whole."

Waters has been a leading advocate for increased diversity within the Federal Reserve System. Waters has previously written to Chair Yellen as well as the Federal Reserve Banks of Richmond and Atlanta calling for an inclusive search process that ensures minority, gender, and occupation-



*Raphael Bostic*

ally diverse candidates are considered to serve as presidents of the regional Federal Reserve Banks.

## *Pay Day Lending.. continued from page 4*

Valerie Moffitt, of the Toledo FOC Network, said payday lending reforms are needed. "More and more families throughout Lucas County are being trapped in the debt cycle caused by the unreasonable repayment terms Ohio allows payday lenders to impose on its citizens," she said. "We need the sensible interest rates and repayment terms to protect our families. The proposed legislation will help our families prosper, as opposed to the current payday lending practices that are designed to drive our families deeper and deeper into poverty."

A number of veterans' service groups have voiced support of reform efforts, noting that veterans who can't pay off payday loans have turned to them for help. "Many of the veterans we assist at the commission find themselves trapped into a cycle of borrowing money that has no easy exit and can be very expensive," said Jon Reiss, executive director of the Cuyahoga County Veterans Service Commission. "We are hopeful that today's proposed legislation will result in reasonable lending programs that provide relief to financially challenged veterans as well as all Ohio citizens."

Grady Appleton, president and CEO of the East Akron Neighborhood Development Corp, said, "We need to increase all Ohio residents' financial independence. That simply can't happen for people who are

caught in an expensive payday loan cycle. Let's provide them a more fair, transparent product that they can pay off in a reasonable amount of time."

## *Tolliver... continued from page 3*

voter, white or black, appreciates and applauds a well thought-out agenda that allows everyone to rise as one.

When you exclusively apply some of the resources of the city to certain underdeveloped areas, that has the proven results to boost and benefit everyone in terms of reduction of crime, the strengthening of the family, strong schools and rising property values. It is a win-win!

**ANNN:** Well then, if that is the case, why do some minority politicians in urban areas shy away from such planning and implementation knowing that it will benefit the entire city?

**Dr. Brauggher:** Regrettably, unless a politico comes to the office already groomed either from a past positive mentorship or is self educated as to the role of the urban politician, you will get politicians who simply do not know why they are in those positions of influence and power; and they waste it (the power of the office) because they simply do not know what to do or how to get help in order to know what they are supposed to do!

**ANNN:** Doctor, what are your recommendations to help out "newbies" to this scenario who want to strike out and make a difference but are simply flummoxed on how to do it?

**Dr. Brauggher:** Simple. Five Rules: (1) regularly meet with your fellow minority politicians; (2) strategize and issue position papers; (3) obtain a grant writer to obtain initial funding for the proposals or projects; (4) constantly engage your voters as to what you are doing and why and (5) don't give in to the nay sayers who say it can't be done. If you falter, get up and get both feet moving again!

If they are not willing to be aggressive and step on some toes and take risks, their influence is nil and they demonstrate that they are not needed on council or in the mayor's chair because they can be easily replaced, without being missed, with a similar do nothing white counterpart!

**ANNN:** Thanks, Doctor. Your expert advice has been invaluable!

Contact Lafe Tolliver at tolliver@juno.com



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# My Brown Baby by Denene Millner

By Terri Schlichenmeyer

The Truth Contributor

Raising a child is quite a challenge.

When they're small, you feel as though the entire world is dangerous. As they grow, you waffle between encouragement and fear, wings for them and tears for you. Teenagers, well, they're a whole separate category and in the new book *My Brown Baby* by Denene Millner, some parents have even more to worry about.

It's not an overgeneralization to say that all moms want the same things for their kids: kindness, honesty, trustworthiness, success, love, to mention a few. Every mom teaches those things but, says Millner, African-American mothers parent their kids differently than do other mothers.

It often starts when a brown baby is born.

When her first daughter entered the world, Millner says that, though she was married, insured and well-employed, the hospital treated her reprehensibly and she had to be vocal about it – something that she says other mothers of color have experienced. She was also criticized for wanting to breast-feed her child, and again for breast-feeding as long as she did.

Millner, mother of two young women, remembers the joys – oh, the joys! – and the aggravations of having small daughters. Raising brown girls means teaching them to love their curly hair and their “bubble-

c. 2017  
Bolden  
\$16.00 / \$22.95 Canada  
272 pages

butts.”

It means making them understand that they might never have straight blonde hair but that boys will still like them. It's showing them how to love their bodies by loving yours.

Raising older children of color means being sure they understand their history, so they know why certain rap songs are inappropriate. It's giving them confidence to explore, swim, bike (but not too far) and play to win. No matter how hard it is to find a bedspread with black ballerinas on it, it means you keep looking.

You'll particularly need to teach confidence. You'll learn to heed some advice, ignore others, and either reach for your own mother or miss her fiercely. And if, like Millner's stepson, your child is a boy who's almost a man, raising him means making sure he knows the warnings...

Much like morning sickness, weight gain, and pregnancy, advice arrives right along with the announcement of a new baby. Some of it's crazy-talk, while some of it – like what's inside *My Brown Baby* – is absolutely useful.

While the shelves are full to bursting with pregnancy and child rearing books, author Denene Millner tackles the subject from a different angle, one that's perhaps more rare and that speaks directly to parents without a lot of fuss. Millner uses humor, but it's clear when she's being serious; she's also common-sense and offers a nice mix of old-school, modern ideas, and new viewpoints on things your Mama never had to consider.

While Millner says this book is for parents of color – which is true – a white mother might find some useful advice in here; even though this book isn't for her, there's no denying that some things are universal. Still, *My Brown Baby* is for just what it says and *your* brown baby will appreciate it.



My Brown Baby author



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# MY BROWN BABY

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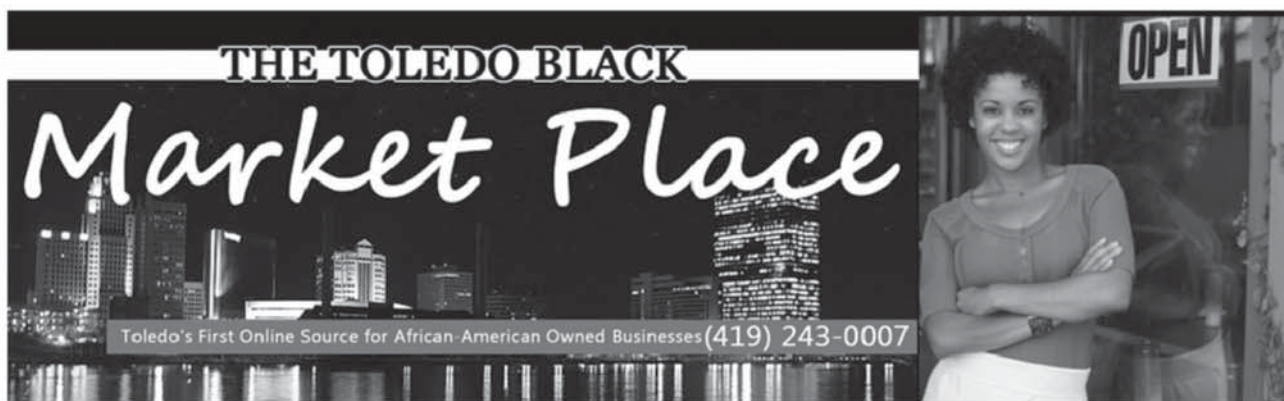
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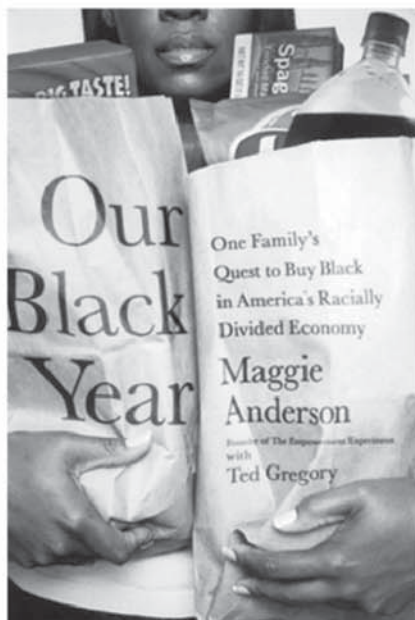
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# CLASSIFIEDS

March 15, 2017

Page 15

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Lucas Metropolitan Housing Authority (LMHA), located in Toledo, OH is seeking experienced applicants for the following position(s): **Procurement Associate**. For complete details, visit [www.lucasmha.org/Employment](http://www.lucasmha.org/Employment). **Deadline: 03/26/17**. This is a Section 3 covered position(s). HUD recipients are encouraged to apply and are to indicate on the application if you are a LMHA Public Housing client or Housing Choice Voucher Program participant. Persons with disabilities are encouraged to apply. **NO PHONE CALLS**. Equal employment opportunity shall be afforded to all qualified persons without regard to age, race, color, religion, religious creed, gender, military status, ancestry, disability, handicap, sexual orientation, genetic information or national origin.



**Notice to Bidders:** Inquiry # FY17-57, (Project # 0001-17-178) for Fiber Optic Data Closet Upgrades for the University of Toledo. Sealed bids for this project must be clearly marked with the project number on all inner and outer envelopes and/or shipping containers. Bids must be addressed and delivered to the University of Toledo, Facilities and Construction, Plant Operations, Room 1100, 2925 E. Rocket Drive, MS 216, Toledo, Ohio 43606 before 2:00 p.m., Tuesday, April 4, 2017. Bids will be publicly opened that same day at 2:05 p.m. in the Plant Operations Building, Room 1000. Copies of Plans, Specifications, and Bid Forms may be obtained from Becker Impressions, 4646 Angola Road, Toledo, Ohio 43615. Call 419-385-5303 for an appointment to pick up bid package. A cost of \$65.00 will be charged per set. Any further information may be obtained from Steve Wheeler of JDRM Engineering at 419-824-2400. One Pre-Bid Conference will be held on Tuesday, March 28, 2017 at 10:00 a.m. in the Plant Operations Building, Room 1000, at the University of Toledo, 2925 E. Rocket Drive, Toledo, OH 43606. Total Bid Guaranty and Contract Bond are required per section 153.54 of the Ohio Revised Code. EDGE Participation Goal: 15%. Project Estimate: \$467,000.00; Breakdown: Electrical: \$467,000.00.

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## RENAISSANCE OTTAWA AREA RESIDENCES

3 AND 4 Bedroom Single Family Homes  
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All appliances included.

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office at 1258 Rockcross Drive, Toledo, OH 43615

Voice/TTY 1-800-553-0300.

Equal Housing Opportunity.

## NOTICE TO BIDDERS

SEALED PROPOSALS for bidding on  
**Metroparks Belt House Site Improvements,  
5602 Swan Creek Drive, Toledo, Ohio 43614**  
will be received; opened; and read aloud at the  
Metropolitan Park District of the Toledo Area,  
Fallen Timbers Field Office, 6101 Fallen Timbers  
Lane, Maumee, Ohio 43537 **Friday, March 31,  
2017 at 3:00 p.m. local time.**

THE SCOPE OF WORK consists of site improvements adjacent a new Metropark facility in a residential setting. General construction includes select demolition, earthwork, site drainage, asphalt drive and lot, concrete walks, site amenities and landscape plantings. Bidders may obtain copies of plans, specifications, contract documents and plan-holder's list through Newfax Corporation, 333 West Woodruff, Toledo, Ohio 43604 between 8:30 a.m. and 4:30 p.m., Monday through Friday (check made payable to Newfax Corporation) or via the Newfax Digital Plan Room at [www.newfaxcorp.com](http://www.newfaxcorp.com). Newfax can be contacted at 419-241-5157 or 800-877-5157. A non-refundable fee of \$20 is required for each set of documents obtained. For additional information, please contact Jon Zvanovec @ 419-360-9184, [jon.zvanovec@metroparkstoleado.com](mailto:jon.zvanovec@metroparkstoleado.com).

EACH BIDDER MUST FURNISH either (1) a bond for the full amount of the bid or (2) a certified check, cashier's check or irrevocable letter of credit in an amount equal to ten percent (10%) of the bid with its bid. The successful bidder must furnish a 100 percent (100%) Performance Bond and a 100 percent (100%) Labor and Materials Bond.

No bidder may withdraw its bid within thirty (30) days after the actual date of the opening thereof.

THE BOARD OF PARK COMMISSIONERS OF THE METROPOLITAN PARK DISTRICT OF THE TOLEDO AREA reserves the right to reject any or all bids, and to waive any informality in bidding.

By order of the Board of Park Commissioners  
METROPOLITAN PARK DISTRICT OF THE  
TOLEDO AREA  
Dave Zenk, Director

## AOD CLINICIAN

Part-time opportunities on various shifts are available for individuals to work within an adult 16-bed sub-acute detoxification unit providing chemical dependency treatment and a full range of case management services.

Candidates must possess a Bachelor's degree, a minimum of six months experience working with adults with mental health and substance abuse issues and be at minimum a CDCA. Dual licensure as either a PC or LSW preferred. Current CPR and First Aide certification required. Previous experience within a residential, MAT, or detoxification unit preferred. Position requires ability to work weekends and alternate shifts at times as needed.

## REGISTERED NURSE

Part-time opportunities available on various shifts for experienced nurses to provide client care within a 16-bed sub-acute detoxification unit. Selected candidates will perform duties such as induction of medications, drug screens, performing EKG & ERGs, completing CIWA and COWS assessments, reviewing OARRS for prescription-filled verification and preparing prior authorizations. Qualified candidates must possess current Ohio RN license, CPR and First Aide certification. At least three years of experience in a critical care setting required. Psychiatric nursing experience preferred. Position requires ability to work weekends and alternate shifts at times as needed.

## AOD THERAPIST

Part-time therapists to work on various shifts providing services within an adult 16-bed sub-acute detoxification unit. Therapists will provide individual and group counseling, complete diagnostic assessments and perform case management. Services provided by therapist will encompass all 12-core functions of a chemical dependency counselor.

Candidate must possess a Master's Degree and have a minimum of two years' experience working with adults with mental health and substance abuse issues. Must have either a mental health license (LISW, LPCC, LSW, LPC) or a chemical dependency license (CDCA, LCDC II, LCDC III or LICDC). Dual licensure preferred. Current CPR and First Aid required.

Previous experience within a residential, MAT, or detoxification unit preferred. Position requires ability to work weekends and alternate shifts at times as needed.

## LICENSED PRACTICAL NURSE

Part-time opportunities on various shifts available for experienced Licensed Practical Nurses to assist within an adult 16 bed sub-acute detoxification unit. Typical duties would include client observation, medication administration, drug screens and performing EKGs. Administrative duties such as referral coordination, client case closures, program discharges, initiation of prior authorizations and other duties as assigned.

Qualified candidates must possess current Ohio licensure as a Licensed Practical Nurse with Meds, current CPR and First Aide certification. At least one year of experience working in an acute care setting required. Additional experience in a psychiatric setting preferred. Position requires ability to work weekends and alternate shifts at times as needed.

Unison Health  
2310 Jefferson Ave.  
Toledo, OH 43604  
Fax: 419-936-7574  
Visit our website: [unisonbhg.org](http://unisonbhg.org)

EOE

# Spring 2017 updates effective March 19.

On Sunday, March 19, 2017, the TARTA spring route schedule begins.

As some routes will be affected by routing and time changes, new timetables and maps are available at [TARTA.com/Spring2017](http://TARTA.com/Spring2017)



- **2C Sylvania-Centennial/Franklin Park**  
- **DISCONTINUED** and replaced with  
6 King Road/City of Sylvania

- **3 North/South Crosstown**  
- schedule adjustments on all trips; will no longer  
interline with route 2C/6 King Road/City of Sylvania

- **5 Dorr via UT Main Campus/5R Dorr/Richards**  
- schedule adjustments

- **6 King Road/City of Sylvania**  
- experimental route to replace 2C name, routing,  
and schedule adjustments; modification in routing  
with timepoints at Franklin Park Mall, Flower  
Hospital, Lourdes University, Meijer, and Wal-Mart

- **7 Sylvania Township Express via Central/Meijer Dr**  
- **DISCONTINUED**

- **10 Rossford Call-A-Ride**  
- schedule adjustments

- **10L Rossford via Hollywood Casino**  
- schedule adjustments

- **11/12/13/14 East Toledo**  
- schedule adjustments

- **15A Summit/Suder/Alexis**

- **15E Summit/Point Place via Alexis**  
- schedule adjustments

- **17B Lagrange/Bennett via Miracle Mile**
- **17E Lagrange/Eleanor via Miracle Mile**  
- schedule adjustments

- **22F Bancroft via UT Campus/Franklin Park**  
- schedule adjustments

- **24 Delaware/Kenwood via Westgate**
- **24T Delaware/Indian via Westgate**  
- schedule adjustments

- **27H Nebraska/Hill-Reynolds**
- **27N Nebraska/Angola-Wenz**  
- schedule adjustments

- **28/30 City Park/Indiana/Oakwood**  
- schedule adjustments

- **34 Detroit/Byrne/Western via UTM**  
- schedule adjustments

- **42 Miracle Mile with stops at Owens Corning**  
- **DISCONTINUED**

- **43 Maumee-Arrowhead/Western via UTM**  
- schedule adjustments

- **44X St Luke's Hospital**  
- schedule adjustments



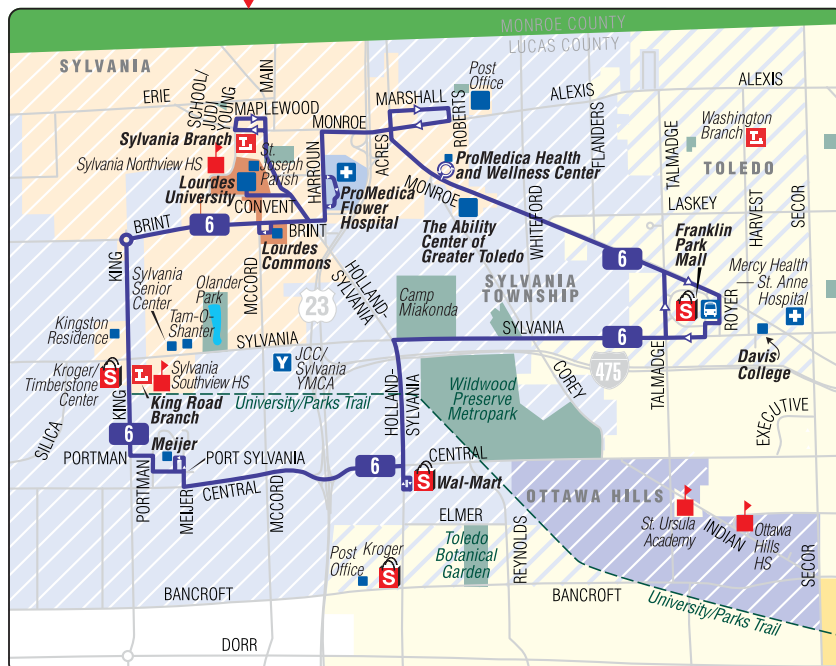
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# TARTA

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Management**

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NETWORK



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